

EXHIBIT D



National Independent Multi-Line Property & Casualty Insurance
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January 8, 2017

Mr. Steve A. Streetman, CEO
The Littleton Group
1250 S. Capital of Texas Hwy
Building 1, Suite 550
Austin, Texas 78716-3627

Dear Mr. Streetman:

We have received and studied your letter of December 28, 2017 directed to our company. Thank you for addressing and making known your genuine apprehensions. Firstly, we are giving your concerns serious and immediate attention. May I preface our response by assuring you that we have never once represented our company as your company. We would have no interest in being mistaken for The Littleton Group or any other company for that matter. With all due respect we have never given a thought to your good company in our business development practices, other than making every effort to avoid any confusion due to the common name, *Littleton*. Respectfully we have no interest in being mistaken for your company. We are blessed to have built our own successful company and brand over the decades. Nothing could be further from our mind or practice than to attempt to represent ourselves as your company or any another company. I hope I can alleviate your concerns and offer you some assurance and peace of mind going forward.

As a matter of fact, though it is not a frequent occurrence, I personally know of some occasions where we have received an assignment in our office, or an attempt was made to provide us with an assignment that was addressed or intended for your company, The Littleton Group, wherein we made it clear as always that our company, Littleton Claims Service, Inc. is not affiliated with The Littleton Group, and we directed the client back to your company with the assignment. This may explain the incidents you are referring to regarding re-assigns. I believe that we have been very diligent about correcting any occasions of confusion about the identity of our two companies, even beyond the call of duty. And we will take steps to be even more diligent going forward as I will explain.

Littleton Claims Service, Inc
28 Kansas St., Ste 2D
Frankfort, IL 60423
Phone: 815-464-8806
Fax: (708) 570-0925
www.littletonclaims.com
assignments@littletonclaims.com

We also re-direct callers such as claimants who occasionally call us in error intending to contact The Littleton Group. I believe we have also returned checks that were infrequently sent to us in error in the past, generally to the client, so it is possible you may not be aware of all the efforts we have made over the years to set any errors straight.

May I also attempt to ease your concerns by assuring you that we have never and would never attempt to benefit from your company branding and reputation, which I can ascertain from my own experience is the result of many decades of hard work and does not come easy. We developed a new logo and website just over a year ago. We utilized a large team of professionals and staff members to develop our new logo from scratch in an exhaustive process which I personally oversaw. This included the starting point of a competition between, I believe it was 150 professionals designing and proposing logos from scratch. One presentation was chosen and then refined from there by our team. No one gave any thought whatsoever to your company or logo. I am confident that our logo development professionals had never even seen your logo before. We had no interest in emulating your logo whatsoever. We spent tens of thousands of dollars and a huge amount of labor developing our new logo and website, and we spend many more tens of thousands annually on our ongoing advertising and branding. Again, with all due respect, I assure you we have no interest in modeling our logo or branding on yours, or that of any other company. We have worked very hard for decades, as I am sure you have, in building a successful and well-respected company. Other than the coincidence of very different shades of the common color blue I see no notable similarities in the logo. As a matter of fact, I cannot imagine anyone mistaking one for the other. They look entirely different and unique. After receiving your letter, I sought and obtained the opinion of one of our logo development lead consultants, Marco Morelli as well as various management team members at our company who were involved with our logo development project, and they all concurred with the above stated opinion.

We have no interest or desire to receive any assignments intended for The Littleton Group. Really with all due respect we do not want or need them. Furthermore, any attempts to send us assignments meant for The Littleton Group is an infrequent occurrence.

Now, let me offer this pledge going forward. I am instructing our staff responsible for receiving new assignments, that they are to be extra-diligent in making certain that any assignment that shows any hint of having been intended for The Littleton Group should immediately be declined and re-directed to The Littleton Group. If you would like, please provide us with the email to which you would like us to re-direct any assignments sent to us in error, so we can forward then direct to you, so you are kept informed. Or we can refer your clients back to The Littleton Group, but through that method you may not be aware that we have done this.

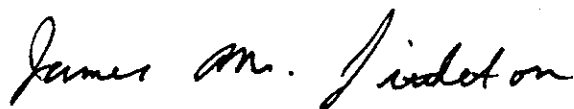
I do not expect this to happen, however should you ever suspect that we have accidentally received an assignment intended for your company, and it would never be intentional, please feel free to inform me wherein I will immediately investigate and rectify the matter. My personal email is jamesL@littletonclaims.com .

As for your company re-directing any assignments meant for us received in error, we have no concerns about that. You may do as you wish. But, we appreciate the offer.

Of course, we share the common name *Littleton*, but we have always tried to eliminate any confusion between our companies; I think overall very successfully. We have gone so far as to include the qualification in Best's and Claims Service Guide for decades: "Not affiliated with the Littleton Group of Beaumont Texas" but now that I see your letterhead perhaps we should remove the *Beaumont Texas* part. If you wish, please advise your preference and we will correct going forward.

I welcome your further correspondence or phone call to discuss your concerns should you have additional questions. We sincerely maintain nothing but good will and best wishes of every success towards The Littleton Group.

Best Regards,

A handwritten signature in black ink that reads "James M. Littleton". The signature is written in a cursive, flowing style.

James M. Littleton, CEO and President